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FORM PTO-1449 U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE		ATTY. DOCKET NO. 3606-4000	SERIAL NO. 09/188,810
INFORMATION DISCLOSURE CITATION  (Use several sheets if necessary)		APPLICANT Gillin, Korfman and Raden	
		FILING DATE November 9, 1998	GROUP ART UNIT 2761

**U.S. PATENT DOCUMENTS**

EXAMINER INITIAL	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
<i>GA</i>	4,305,059	12/08/81	Benton			01/03/80
	4,960,981	10/02/90	Benton et al.			01/17/89
	4,977,595	12/11/90	Ohta et al.			03/28/90
	5,373,558	12/13/94	Chaum			05/25/93
	5,453,601	09/26/95	Rosen			11/15/91
	5,557,518	09/17/96	Rosen			04/28/94
	5,642,419	06/24/97	Rosen			12/19/95
	5,663,547	12/02/97	Ziarno			07/24/95
<i>GA</i>	5,729,594	03/17/98	Klingman			06/07/96
	5,750,972	05/12/98	Botvin			09/06/96

**FOREIGN PATENT DOCUMENTS**

		DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION	
							YES	NO

**OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Papers, Etc.)**

<i>GA</i>		Saul Hansell, (11/4/98) "Got a Dime? Citibank and Chase End Test of Electronic Cash", The New York Times, Business day - C1
		"1-800-GIFT CERTIFICATE"; <a href="http://www.800giftcertificate.com">www.800giftcertificate.com</a>
EXAMINER	<i>GA</i>	DATE CONSIDERED <i>11/21/02</i>

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<i>CH</i>	5,757,917	05/26/98	Rose et al.			11/01/95
	5,768,385	06/16/98	Simon			08/29/95
	5,796,841	08/18/98	Cordery et al.			08/21/95
<i>W</i>	5,815,577	09/29/98	Clark			03/24/97
<i>GA</i>	5,815,657	9/29/98	Williams et al.			04/26/96

### FOREIGN PATENT DOCUMENTS

		DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION	
							YES	NO

### OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Papers, Etc.)

<i>CH</i>		"Gift Certificates" (5pages), <a href="http://www.catalogsite.com">www.catalogsite.com</a>
<i>W</i>		Card Express, Inc "The Future of Gifts and Incentives" (11 pages), <a href="http://www.cardex.com">www.cardex.com</a>
		"NetFare" (4 pages), <a href="http://www.netfare.com">www.netfare.com</a>
		CardTrak Online "Blockbuster Develops Electronic GiftCard For Video, Music Discovery Zone", 1/15/96 (2 pages), <a href="http://www.ramresearch.com">www.ramresearch.com</a>
<i>CH</i>		American Express Incentive Services (5 pages), <a href="http://www.aeis.com">www.aeis.com</a>
		Online Check Systems, "The Check's In The Net" (3 pages), <a href="http://www.onlinecheck.com">www.onlinecheck.com</a>
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**U.S. PATENT DOCUMENTS**

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							YES	NO

**OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Papers, Etc.)**

<i>QA</i>		George C.C. Chen "Electronic Commerce on The Internet: Legal Developments in Taiwan" (32 pages), Science and technology Law Center, <a href="http://stlc.iii.org.tw">http://stlc.iii.org.tw</a>
<i>J</i>		David Chaum, "Online Cash Checks" (5 pages), Centre for Mathematics and Computer Science <a href="http://ganges.cs.tcd.ie">http://ganges.cs.tcd.ie</a>
		David Chaum, "Prepaid Smart Card Techniques: A Brief Introduction and Comparison", (4 pages) <a href="http://ganges.cs.tcd.ie">http://ganges.cs.tcd.ie</a>
		Philip Holmes, "Gift Certificates For Premiums/Incentives #3060 (10 pages), Sales Marketing Network, <a href="http://www.info-now.com">www.info-now.com</a>
		College Enterprises, Inc. "Special Teams" (2 pages), <a href="http://www.college-enterprises.com">www.college-enterprises.com</a>
		e-gold, "Questions and Answers" (11 pages), <a href="http://www.e-gold.com">www.e-gold.com</a>
		Electronic Cash (1 page), Sandia National Laboratories <a href="http://www.cs.sandia.gov">www.cs.sandia.gov</a>
<i>JK</i>		"Investigate the Professional Issues Raised by Current Business Interest in Exploiting the Internet and the WWW for Electronic Commerce." (6 pages), <a href="http://www.csc.liv.ac.uk">www.csc.liv.ac.uk</a>
<i>JK</i>		"Selected Presentations and Publications" (3 pages), <a href="http://www.ccs:neu.edu">www.ccs:neu.edu</a>

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### U.S. PATENT DOCUMENTS

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### FOREIGN PATENT DOCUMENTS

		DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION	
							YES	NO

### OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Papers, Etc.)

<i>Q</i>		Peirce et al., "Scaleable, Secure Cash payment for WWW Resources with the PayMe Protocol Set" (15 pages), <a href="http://ganges.cs.tcd.ie">http://ganges.cs.tcd.ie</a>
<i>Q</i>		Peirce et al., "Network Payment Mechanisms and Digital Cash: Electronic Payment Systems" (10 pages), <a href="http://ganges.cs.tcd.ie">http://ganges.cs.tcd.ie</a>
<i>Q</i>		Networks and Telecommunications Research Group (4 pages), <a href="http://ntrg.cs.tcd.ie">http://ntrg.cs.tcd.ie</a>
<i>Q</i>		"A Quick Overview of E-Money, Plus Selected Links" (10 pages), Abracadabra, <a href="http://www.dabra.demon.co.uk">www.dabra.demon.co.uk</a>
<i>Q</i>		Dr. Phillip M. Hallam-Baker, "Electronic Payment Schemes" (4 pages), <a href="http://www.w3.org">www.w3.org</a>
<i>Q</i>		BarclayCoin, "Questions and Answers, Wallet" (2 pages), <a href="http://www.barclaycoin.co.uk">www.barclaycoin.co.uk</a>
<i>Q</i>		Andreas Crede, "Electronic Commerce and the Banking Industry: The Requirement and Opportunities for New Payment Systems Using the Internet" (19 pages), Science Policy Research Unit University of Sussex, <a href="http://www.ascusc.org">www.ascusc.org</a>
<i>Q</i>		Katakota et al., "Readings in Electronic Commerce" (3 pages), <a href="http://ei.cs.vt.edu">http://ei.cs.vt.edu</a>

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## U.S. PATENT DOCUMENTS

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							YES	NO

OTHER DOCUMENTS (*Including Author, Title, Date, Pertinent Papers, Etc.*)

<i>CA</i>		Lynch et al. "Digital Money" Chapter 2: Dramatis Personae (2 pages), <a href="http://www.oit.iusb.edu">www.oit.iusb.edu</a>
		Verdonk, Otten, Dik & Wiegerinck "Gepubliceerde Artikelen, Internet Payment Systems: An overview" (10 pages), <a href="http://www.vodw.nl/kennis/artikelen/art47.htm">www.vodw.nl/kennis/artikelen/art47.htm</a>
		Philip Holmes "Debit Cards #3040 New Form of Incentive Explained" (4 pages), Sales Marketing Network, <a href="http://www.info-now.com">www.info-now.com</a>
		"Electronic Commerce of Component Information (ECCI) Program, White Paper" (5pages), <a href="http://www.sandia.gov">www.sandia.gov</a>
		"Electronic Commerce Subject Notes Second Semester, 1997" (17 pages), Department of Information Systems, The University of Melbourne, <a href="http://www.dis.unimelb.edu">www.dis.unimelb.edu</a>
		"Survey; Electronic Commerce Cash Poor" (3 pages), The Economist 1997
		"CyberCash and Barclays Bank Announce BarclayCoin Service" (2 pages), PRNewswire 1997
<i>QA</i>		"EFT's Final Frontier: Payments Over The Internet Bank Network News" (2 pages), Bank network News 1995

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**OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Papers, Etc.)**

<i>A</i>		"Unisource In Agreement with Belgium's Banksys on Electronic Payment Systems" (1 page) AFX-Europe 1997
<i> </i>		"Groups SET On Securing Internet Sales" Debit Card News 1998
<i> </i>		Rogier Van Bakel, "The Check is in the E-Mail -Digital Cash is Coming Faster Than You Think" (4 pages), NetGuide 1996
<i> </i>		Stefan Brands, "Electronic Cash on the Internet" (21 pages), Centrum voor Wiskunde en Informatica Kruislaan 413, NL-1098 SJ Amsterdam
<i> </i>		Kristol et al., "Anonymous Internet Mercantile Protocol" (16 pages), AT&T Bell Laboratories 1994
<i>↓</i>		Andre Furche and Graham Wrightson, "Computer Money: A Systematic Overview of Electronic Payment Systems" (pp. 25-33, 45-63), dpunkt - Verlag für Digitale Technologie 1996
<i>A</i>		Mahony et al., "Electronic Payment Systems" (pp. 65-71, 146-182, 191-238), Artech House, Inc. 1997

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## APPLICANT

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## U.S. PATENT DOCUMENTS

EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
CJ		5,426,594	06/20/95	Wright et al.			04/02/93
SC		5,442,567	08/15/95	Small			04/30/93
SEP 05 2002	JK	5,513,117	04/30/96	Small			07/26/95

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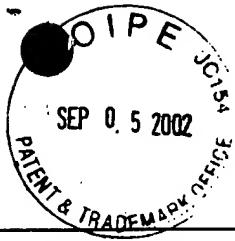
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EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
<i>GA</i>		5,864,830	01/26/1999	Armetta et al.			02/13/1997
<b>FOREIGN PATENT DOCUMENTS</b>							
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							YES      NO
<b>OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Papers, Etc.)</b>							
<i>GA</i>			“Webcertificate(TM) -- The Web's First Universally Accepted Gift Certificate , E-Mail to Anyone, Spend Online Anywhere”, PR Newswire, November 17, 1998.				
<i>GA</i>			“Pair of Web Companies Launch Gift Certificate Products for Holidays”, Electronic Advertising & Marketplace Report, Vol. 12, No. 22, December 1, 1998.				
<i>GA</i>			Fitzpatrick, E., “Reel.corn Aims to Ease Video Gift-Giving this Season”, Billboard, November 21, 1998.				
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